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BOSTON • Wednesday, February 15, 2012

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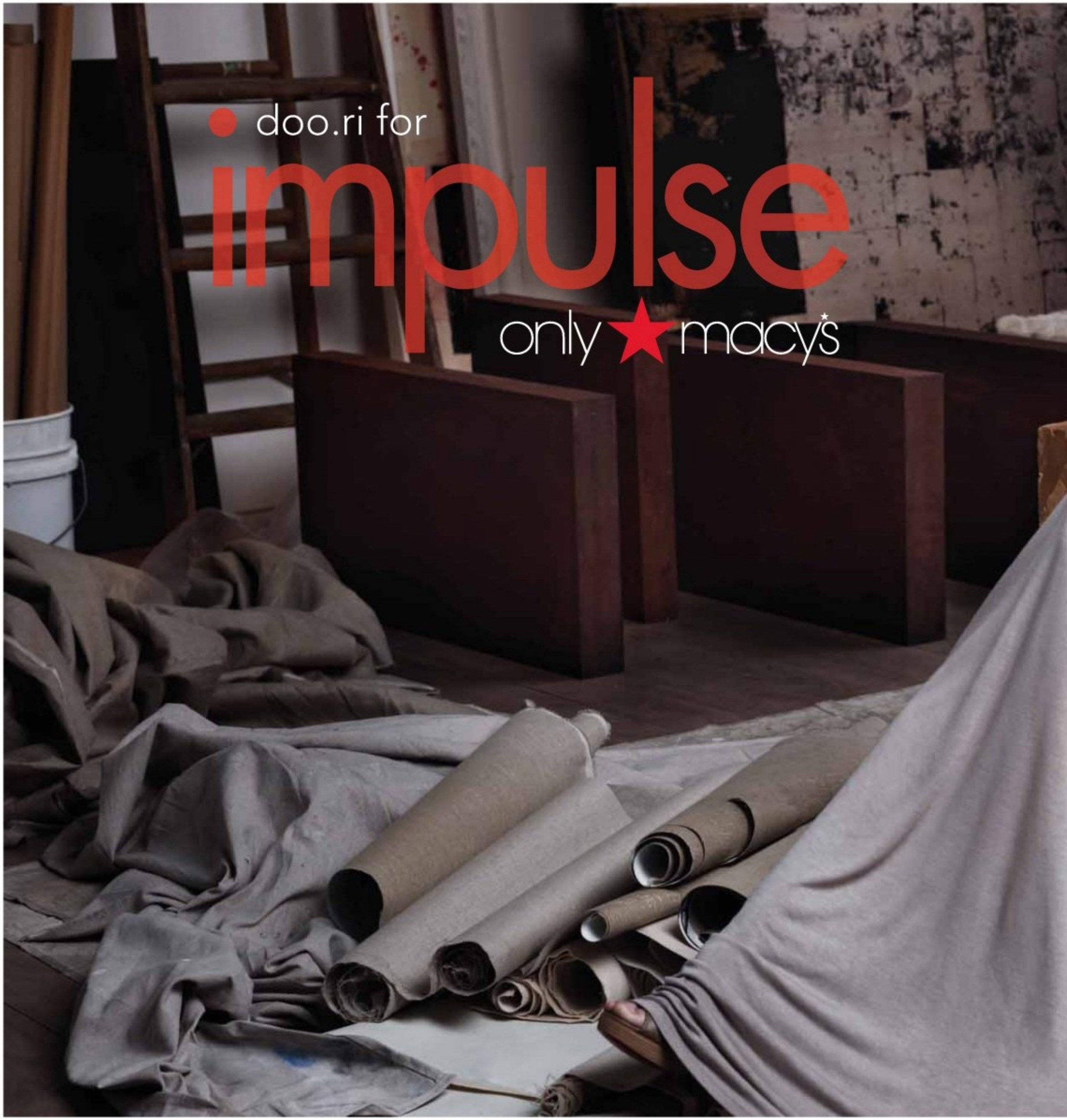
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LETTERS@METRO.US

NICKI, THE CATHOLICS AREN'T HAPPY {page 11}

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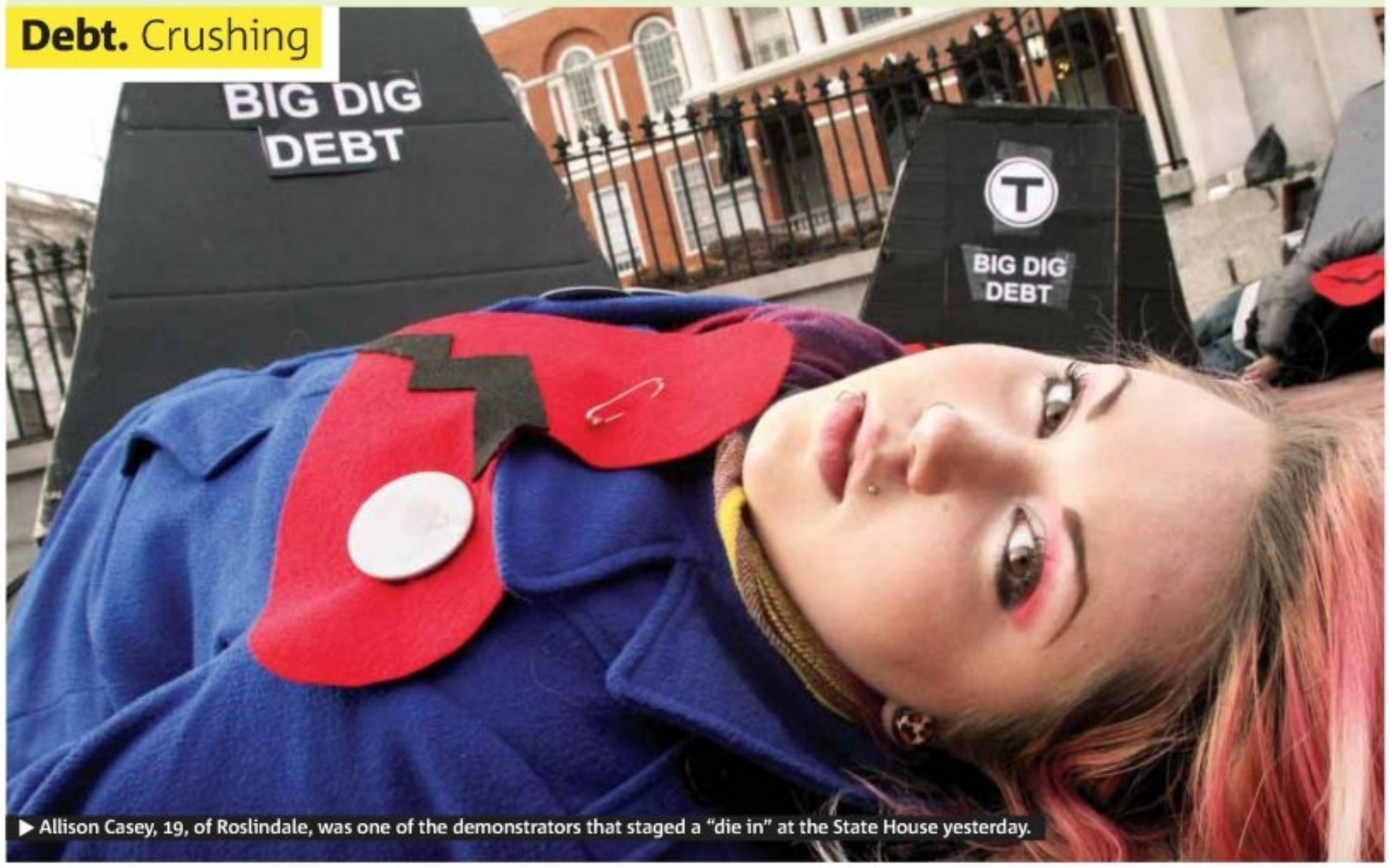
BOSTON
Wednesday, February 15, 2012

Adult porn site posts kids' Facebook pics

Photos from networking site hijacked from nearly 20 students at Charlton high school and posted on an adult site, authorities say ◗ Cops enlist DA, feds to help investigation ◗ Officials urge caution on privacy, call incident an 'eye-opener' {page 06}

NICOLAUS CZARNECKI/METRO

Debt. Crushing



▶ Allison Casey, 19, of Roslindale, was one of the demonstrators that staged a "die in" at the State House yesterday.

As MBTA officials contemplate fare hikes and drastic service reductions, legislators are also pondering how to deal with financing the state's transportation infrastructure and systems. Both transportation issues have frustrated residents and some protested outside the State House yesterday afternoon. Meanwhile, legislators heard ideas from groups on how to help raise revenue and address the transportation issues. {page 02}

Metropolitik

Romney slips on Santorum momentum

◗ GOP voters still searching for candidate ◗ Want to know more about Romney? Just don't Google him {page 10}

Make videos, make money

Jimmy Kimmel gets a sweet payday for his YouTube vids, and so can you {page 14}

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Road taxes to help T?

Transportation experts turn to new taxes, fees to help fund T Ideas include electronic fare collection on commuter rail Group suggests partnership with universities for revenue

Charging drivers for how much they use the roads was just one proposal heard by lawmakers yesterday as transportation advocates floated options to help fund the T's dire fiscal woes.

During a meeting with state officials on Beacon Hill, Elizabeth Weyant, staff attorney at MassPIRG, pitched ideas to help raise revenue for state transportation needs.

Weyant said a vehicle miles tax, which would charge drivers per mile, and increasing Registry fees on all vehicles were options.

"We need a really robust, ongoing dialogue about our options, led by the Legislature," Weyant said to a packed room during a meeting of the Legislature's public transportation caucus.

Weyant also suggested "open road tolling," which would eliminate booths and charge drivers using a transponder every time they entered a new highway.

Rick Dimino, CEO and president of A Better City, a group also fighting for transportation funding, said the MBTA's proposed service cuts and fare hikes will put cars back on the road, causing congestion and placing a cost burden on other parts of the economy.

"We need to work together with the governor to stop us from having to come back here year after year to develop Band-Aid approaches to fix our transportation system," he said.

Dimino said the growth of the economy depends on the T and he was "hopeful" groups could work with lawmakers to find "good solutions" to solve the financial problem.

NICOLAUS CZARNECKI/METRO

▶ Legislators and transportation officials listened to ideas to solve the state's transportation funding problem during a State House hearing yesterday.

STEVE ANNEAR
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Other options

MassPIRG representatives also put these ideas on the table:

- Electronic fare collection: A system that could be placed in Commuter Rail trains and in MBTA parking lots to stop the fare evasion by passengers.
- UPass Program: A joint venture with local colleges and universities that would turn student identification cards into T passes. The move could bring in monthly revenue from schools, according to transportation advocates.

"Any solution to the MBTA's funding woes will have to be amenable to the entire commonwealth and benefit its other transportation funding needs, not just the T."

STATE REP. SEAN GARBALLEY, CO-CHAIR OF THE MBTA CAUCUS

Bailout in the works?

BOSTON. More state officials are citing a desperate need for transportation funding sources indicating the possibility of a T bailout.

Yesterday, Rep. Byron Rushing, D-Boston, said that the Legislature needs to act soon.

"I don't think that there's anything given at this point except that we have to do something," said Rushing.

He said the Legislature has to share the solution to the MBTA's funding problems beyond just cuts and fare increases.

METRO/SHNS

Quoted

"If there's going to be a casino in the eastern part of Massachusetts, we think Boston's a pretty good place."

GARY LOVEMAN, CAESARS ENTERTAINMENT CEO, ON POTENTIAL CASINO LOCATION OPTIONS NOW THAT MASSACHUSETTS HAS APPROVED EXPANDED GAMBLING. LOVEMAN SPOKE IN BOSTON YESTERDAY, ACCORDING TO THE BOSTON HERALD.

Today's local tweet

"#iloveboston because you are forgiven for arriving late to anything (as long as you blame the T)"

@WALLACETIM, IN RESPONSE TO THE CITY'S VALENTINE'S DAY TWITTER REQUEST OF BOSTONIANS TO TWEET WHY THEY LOVE BOSTON.

Dolphins again strand on Cape Cod beaches

CAPE COD. Animal rescue crews again rushed to the shores along Wellfleet where nearly a dozen dolphins became stranded.

Yesterday's strandings were just the most recent in a string that has researchers scrambling to figure out why the dolphins are washing up.

The International Fund for Animal Welfare said at least one of the 11 dolphins that stranded yesterday died.

Officials with the IFAW said they have found no patterns and the "many" lab tests will take months to complete.

177 The total number of dolphins that have stranded on the shores of Cape Cod this year

The strandings began Jan. 12.

Of the nearly 200 dolphins that have stranded so far, 124 have died.

The group is asking for funds because personnel have been depleted and supplies are dwindling

METRO/BOSTON.COM

Skate park to open in 2013

BOSTON. Skaters who have waited nearly a decade for a proposed skatepark to open up in Charlestown may soon have something to celebrate.

The Charles River Skatepark, a 40,000-square-foot park under the Zakim Bridge, may open late next year, the president of the Charles River Conservancy told the Globe.

The park has been proposed since 2004.

METRO

New Balance Field at BU will open next year

BOSTON. Boston University announced yesterday that it plans to build a new athletic field to campus.

New Balance Field will be built on Babcock Street near Nickerson Field and will open in the fall of 2013, according to BU Today.

The open-air field will cost $24 million and have a brick facade and seating for 1,000. A 350-space parking garage will also be constructed under the field.

The new facility will double the BU's field capacity and will make it possible to bring field hockey back to the campus and to add varsity sports like lacrosse, according to BU Today.

$3M The multimillion-dollar donation from New Balance will allow the company to have naming rights to the new field.

Currently, three varsity teams and 200 intramural teams vie for space on one field.

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Oprah will join Gaga at Harvard this month

If the Mother Monster making her way to Harvard University at the end of the month wasn't exciting enough, now she will have a second media mogul by her side — Oprah Winfrey.

Lady Gaga announced yesterday that the famed TV host will be joining her for the official launch of the Born This Way Foundation on Feb. 29.

The BTWF is a nonprofit charitable organization that will address issues like self-confidence, well-being, anti-bullying, mentoring and career development through research, education and advocacy.

Winfrey will appear alongside Gaga and her mother, Cynthia Germanotta, as they launch the initiative in Cambridge.

It will be unveiled before a crowd of policy makers, nonprofit organizations, foundation leaders and students, according to reports.

Lady Gaga will also be joined by author and speaker Deepak Chopra, U.S. Secretary of Health and Human Services Kathleen Sebelius and Harvard Law School professor Charles Ogletree.

▶ Oprah Winfrey will join Lady Gaga at Harvard Feb. 29.

Gaga has partnered Harvard's Berkman Center for Internet & society, as well as several foundations, to launch the program.

Highlights from the event will be featured on an episode of "Oprah's Next Chapter" on the host's own TV channel.

Additional details will be announced closer to the event date, according to a press release.

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Still no mayor in Cambridge

CAMBRIDGE. The city north of the river failed again to elect a mayor.

The nine city councilors in Cambridge were unable to pick a leader from amongst themselves during a meeting Monday night, according to the Globe.

It was the council's eighth attempt. METRO

Teen recovers from stabbing

BRAINTREE. A 15-year-old girl is recovering after being stabbed Sunday night. A 14-year-old girl from Mattapan turned herself in to police Monday. She and a 13-year-old Quincy girl were charged in connection with the attack, according to the Patriot Ledger. METRO

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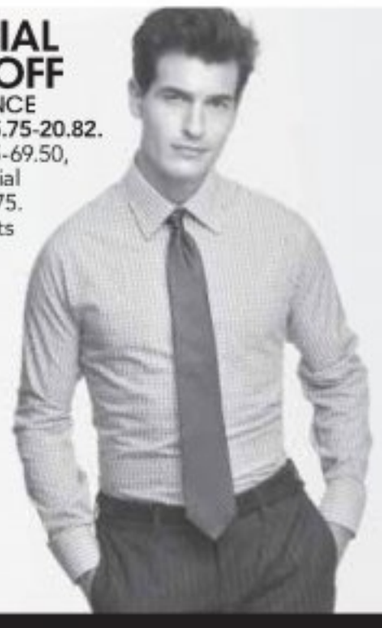

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Teens' photos end up on adult porn site

Authorities in a town west of Boston are warning Facebook users to take precautions after some photographs of high school students were poached and uploaded to an adult pornography website.

Photographs of nearly 20 students at Bay Path Regional Vocational Technical High School in Charlton were uploaded to the site, which also features images of child pornography, authorities said.

Despite the website's pornographic content, the photos of the students were innocent and did not feature nudity, said Superintendent David Papagni.

Charlton Police Chief James Pervier said police were notified of the hijacked photos at about the start of the month and are investigating how they were stolen and who posted them. Police have since enlisted the help of the Worcester County district attorney's office and the Federal Bureau of Investigation has also been given the information.

Papagni said the victimized students and their parents were immediately notified.

He said the incident serves as a reminder that online privacy settings are important.

"I don't think it was [the students'] fault at all, especially when someone wants to hack in to your system and use photos in a devious way," he said.

MICHAEL NAUGHTON
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V-Day. No love?

▶ A couple dozen protesters held signs outside the offices of senators John Kerry and Scott Brown.

NICOLAUS CZARNECKI/METRO

Protesters take aim at senators

A couple dozen protesters voiced their frustrations yesterday outside the offices of Sens. John Kerry and Scott Brown. The group urged them to support proposals to "tax the 1 percent" and cut Pentagon spending. METRO

Social media students look for home run

Emerson College's social media class, led by professor David Gerzof Richard, reached out to former Red Sox starter Curt Schilling this week and already received a response.

The ball-slinging star said he was "flattered" that students picked him to guest teach their class for a day, after they bombarded him with incessant Twitter messages on Monday.

"[I] have to check timing," Schilling told the students.

85 Last semester, Patriots wide receiver Chad Ochocinco took a group of students out to dinner after exchanging tweets with the class.

Every semester, Richard encourages his class to use social media to contact someone they wouldn't be able to connect with if the platform didn't exist. METRO/SA

Residents criticize wind turbine report

MASSACHUSETTS. Residents yesterday criticized a report commissioned by Gov. Deval Patrick's administration during a State House hearing intended to gather public feedback.

Although the independent report concluded last month that land-based wind turbines present little more than an "annoyance" to residents and that limited evidence exists to support claims of devastating health impacts, Falmouth and western Massachusetts residents argued that the report was biased, crafted in secret and based on "cherry-picked" information that ignored the real-world impact of turbines.

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US welcomes China's Xi with pledge of candor

GETTY IMAGES

▶ Chinese Vice President Xi Jinping meets with Secretary of State Hillary Clinton at the State Department yesterday.

President Barack Obama told Chinese leader-in-waiting Xi Jinping yesterday that Beijing must play fair in international trade and vowed to keep pressing China to clean up its human rights record.

In White House talks, Obama sought to reassure Xi that Washington welcomed China's "peaceful rise" but also signaled that frictions will remain in a growing economic and military rivalry between the two countries, despite Beijing's political transition.

Xi's meeting with Obama was the centerpiece of a U.S. visit that could help the Chinese vice president boost his international standing and show he is capable of steering his country's crucial relationship with Washington for the next decade.

Treading cautiously, Obama sought to make a smooth start with China's heir apparent while at the same time looking firm with Beijing in a U.S. election year when voters' anti-China sentiment is running high. Obama faces a tough re-election battle against Republicans who say he is soft on China. **REUTERS**

GETTY IMAGES

Obama plan pledges end to 'dozens' of tax breaks

WASHINGTON. The Obama administration's corporate tax reform plan will end "dozens and dozens" of tax breaks, U.S. Treasury Secretary Timothy Geithner said yesterday as he defended the White House's election-year call for higher taxes on the wealthy.

Within days, the administration is set to unveil a blueprint for revamping the corporate tax system aimed at leveling the playing field for all companies, which pay wildly differing levels of taxes, while lowering the top corporate tax rate.

Companies are clamoring for a cut in the top 35 percent corporate tax rate but disagree about how to how eliminate special tax preferences that benefit selected industries. **REUTERS**

News in brief

Still recovering despite sales data

NEW YORK. Treasuries prices rose yesterday as weaker than forecast U.S. retail sales data and lower stock prices helped sustained the popularity of safe-haven U.S. government debt.

The S&P 500 index retreated from near a seven-month high after weaker-than-expected January U.S. retail sales data curbed investors' appetite for risky assets. The data added to concerns linked to Moody's ratings cuts on six euro-zone countries late Monday. **REUTERS**

UK, France face credit rating cut

NEW YORK. Rating agency Moody's warned it may cut the triple-A ratings of France, Britain and Austria and it downgraded six other European nations including Italy, Spain and Portugal, citing growing risks from Europe's debt crisis.

Moody's move was less aggressive than rival agency Standard & Poor's, but its action puts London's prized top credit rating in jeopardy for the first time.

It said it was worried about Europe's ability to undertake the reforms needed to address the crisis and the amount of funds available to fight it. **REUTERS**

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Has Mitt Romney lost his luster?

Metropolitik

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Has **Mitt Romney**'s alleged mantle of inevitability revealed itself to be a cloak of invisibility? That depends on whether you take pollsters at their word.

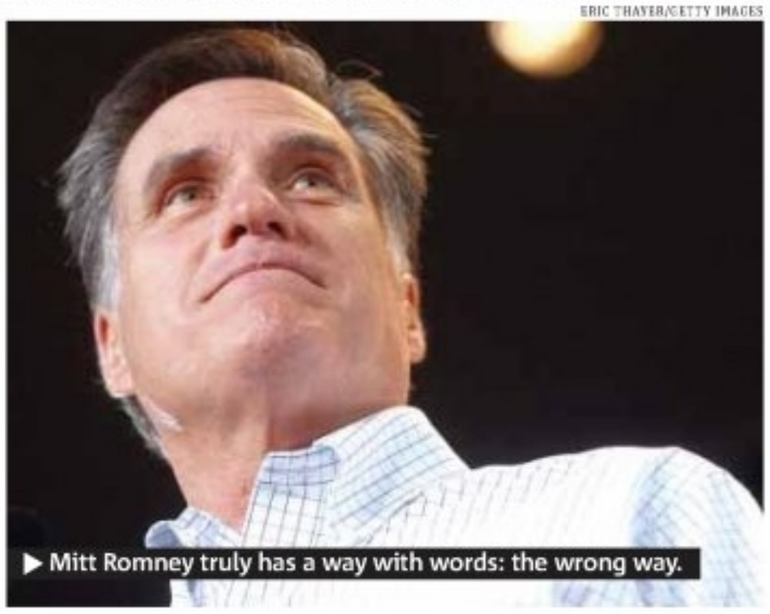
Three new polls give credence to the latest campaign narrative: **Rick Santorum** is unpredictably leading the Republican primary pack. The latest of these reports, one commissioned by CBS/New York Times, shows Santorum capturing 30 percent of GOP voters, with Romney taking 27 percent, **Ron Paul** at 12 percent and once-front-runner **Newt Gingrich** at a lonely 10 percent. (Earlier this week, Public Policy Polling data gave Santorum a 15 point lead, with Pew putting his lead at a much closer 2 points.)

Santorum, long considered a long shot, lays claim to four of nine total nominating contests so far. But is the social conservative just the latest not-Romney come lately? Only time will tell, though our guess is that Romney is likely dusting off the ol' super PAC attack machine he used with such brutal efficiency against Gingrich.

Unfortunately for Mitt, Santorum is just as un-Gingrich as he is un-Romney: He lacks the toxic baggage of the former speaker, and his consistent conservatism doesn't require him to get tangled in his rhetoric as he touts his righty credentials.

Metro does not endorse the opinions of the author, or any opinions expressed on its pages.

ERIC THAYER/GETTY IMAGES



▶ Mitt Romney truly has a way with words: the wrong way.

Romney defined

Sex columnist Dan Savage popularized the idea of Google-bombing when he forever linked Rick Santorum and frothy lube mixture. Now "Romney" has his own gross Web definition.

- From spreadingromney.com comes the following new definition, now the third result when one Googles "Romney": **"Romney 1. To defecate in terror."**
- The term refers to an incident in which the former governor allegedly strapped the family dog to the top of a car for a long road trip, then simply sprayed down the whole car to clean the rooftop waste.
- Animal lovers protested the candidate at this week's Westminster Kennel Club Dog Show.

GET FED

Because sometimes you've only got time to skim the headlines:

- "NYT/CBS poll shows conservatives consolidating behind Santorum" **HOT AIR**
- "Getting Real Bad for Mitt" **TALKING POINTS MEMO**
- "Mitt Romney gets little love from mutts" **POLITICO**
- "Why everyone is still writing off Santorum" **SALON**
- "Independents Abandoning Romney" **POLITICAL WIRE**
- "Gingrich Swipes Romney In Valentine's Day-Themed Attack" **HUFFINGTON POST**
- "Is Romney More Electable Than Santorum?" **DAILY INTEL**
- "Mitt Romney and the Fallacy of Political 'Authenticity'" **CROOKED TIMBER**
- "The Internal Contradictions of Mitt Romney" **NYTIMES.COM**

Classic Romney

"This week, President Obama will release a budget that won't take any meaningful steps toward solving our entitlement crisis. The president ... is the only president in modern history to cut Medicare benefits for seniors."

MITT ROMNEY, CRITIQUING OBAMA'S 2013 BUDGET PROPOSAL IN A STATEMENT E-MAILED TO REPORTERS, ACCUSES THE PRESIDENT OF BOTH NOT DOING ENOUGH TO CUT GOVERNMENT SPENDING AND FOR HAVING — EGREGIOUSLY, ONE PRESUMES — CUT SOME GOVERNMENT SPENDING.

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THE WORD

Metro's **Dorothy Robinson** shares her take on the world of gossip @dorothyatmetro dorothy.robinson@metro.us

▶ Taking Madonna's '80s schtick one step further: Nicki Minaj levitates.

Nicki Minaj versus the Catholic church

By aiming to prove to the world that she's not just **Lil' Kim** reincarnated, **Nicki Minaj** tried to make her mark on Sunday night's Grammy Awards by performing an over-the-top — and highly panned — rendition of her single "Roman Holiday." The performance featured a self-exorcism, dancing monks and nuns, burning flames and Minaj speaking in tongues. Basically, the whole production made "The Phantom of the Opera" look like high art.

And now Catholics are (understandably) angry, with the Catholic League releasing a scathing statement by president **Bill Donohue**, who places the blame on both Minaj and the Recording Academy, the organization that hands out the Grammys, for letting such an "offensive" performance air. "Whether Minaj is possessed is surely an open question, but what is not in doubt is the irresponsibility of the Recording Academy," he wrote. "Never would they allow an artist to insult Judaism or Islam."

In her defense, Minaj says that the Recording Academy wanted her to do "Roman Holiday." "I could have chosen to do a no-brainer pop song, but I can't do it anymore. I have to stay true to what I am doing," she told **Ryan Seacrest** on his radio show yesterday.

This whole thing is so silly. Doesn't the Catholic Church have a few things to worry about other than the antics of a fame-hungry pop star's attempt for attention? And what is this "staying true to what I am doing" bull from Minaj? Is she announcing the beginning of her Radiohead phase?

But I'll tell you what is incredible: We're still talking about the usually dull Grammy Awards three days after the show aired. That has to be some kind of record.

Celeb. Sighting

PHOTOS: GETTY IMAGES

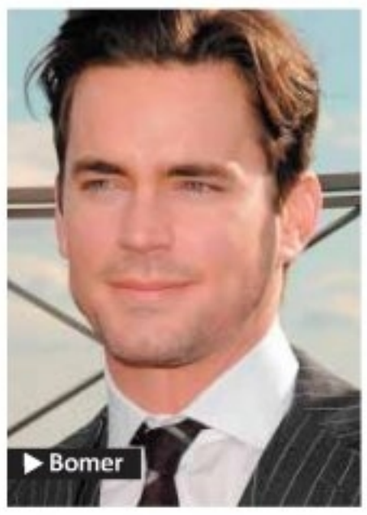
Say hello to Kate Upton

The 2012 Sports Illustrated Swimsuit Issue has hit newsstands — and a giant Times Square billboard — with model Kate Upton, 19, as its latest cover girl. "This means so much for me personally," she told People magazine about the airbrushed honor. "This has always been my dream."

Talking points

Lohan can't hold onto her stuff

Lindsay Lohan's run of bad luck apparently extends to her selection of a moving company, as the folks hired to haul her possessions away from her recently vacated Venice Beach home are reportedly now selling photos of Lohan's belongings, according to Hollyscoop. Worse than that, the company is also said to be looking to sell information about where the actress plans to move and what storage facility she is currently using for her stuff.



▶ Bomer

'White Collar' star comes out of closet

After years of dodging questions about his personal life, "White Collar" star **Matthew Bomer** has come out of the closet, thanking his partner, Simon Halls, and the children they have together during an acceptance speech at the Steve Chase Humanitarian Awards, according to People magazine. "I'd really especially like to thank my beautiful family: Simon, Kit, Walker, Henry," Bomer said. "Thank you for teaching me what unconditional love is. You will always be my proudest accomplishment."

Aniston doesn't want 'picture-perfect' life

Despite all the outside focus on her romantic fortunes, **Jennifer Aniston** says she isn't interested in attaining the "picture-perfect" life. "I think that's sort of cliché, isn't it? Like, if you want to be happy, you should have the house, the husband, the kids," Aniston tells GQ magazine. "Kids are messy!" As for what might happen familywise with boyfriend **Justin Theroux**? "I still kind of go with, 'If it happens, it happens,'" she says. "It's not something where I'm going, 'I gotta have a kid!'"

2

The feed ...

▶ Checking in with some of Hollywood's biggest names to see what they've been up to — in their own words, in 140 characters or fewer.

Wanda Sykes is worried about Lady Gaga, Albert Brooks is trying to help solve the Greek crisis, Seth MacFarlane is catching up on reality TV and Mindy Kaling leads an exciting life.

@iamwandasykes
Hmm, I wonder if Lady Gaga ever got out of that net. #grammysleftovers

@AlbertBrooks
If the Greeks shortened their names wouldn't they save a lot of money?

@SethMacFarlane
Watched a bit of Real Housewives of Beverly Hills. Don't know how science gave that many platypuses the power of speech.

@mindykaling
This Means War is based on something that happened to me.

Sykes

A little bit of 'D'oh!' for your Wednesday

1. Matt Groening celebrated the 500th episode of "The Simpsons" at the Hollywood Roosevelt Hotel on Monday in Hollywood, Calif.

2. Nicholas Cage visited "Late Night With Jimmy Fallon" at Rockefeller Center on Monday in New York City.

3. Kat Von D launched her new A/W Collection "Wolf Like Me by Kat Von D LA" at Olympia Exhibition Centre on Monday in London.

4. Angelina Jolie and **Brad Pitt** were all smiles at the Cinema for Peace Gala at the 62nd Berlin International Film Festival on Monday in Germany.

5. Adam Lambert looked dapper while visiting fuse Studios on Monday in New York City.

6. Daniel Radcliffe attended "The Woman in Black" (aka: "La Mujer de Negro") photocall at Villamagna Hotel yesterday in Madrid, Spain.

7. Courtney Cox, along with the cast of "Cougar Town," handed out roses to celebrate Valentine's Day in Times Square yesterday.

1: MICHAEL TRAN/FILMMAGIC
2: JASON KEMPIN/NBCUNIVERSAL/GETTY IMAGES
3: BEN FRICHNIE/GETTY IMAGES
4: PASCAL LE SEGRETAIN/GETTY IMAGES FOR CINEMA FOR PEACE
5: BRAD BARKET/GETTY IMAGES
6: CARLOS ALVAREZ/GETTY IMAGES)
7: DESIREE NAVARRO/FILMMAGIC

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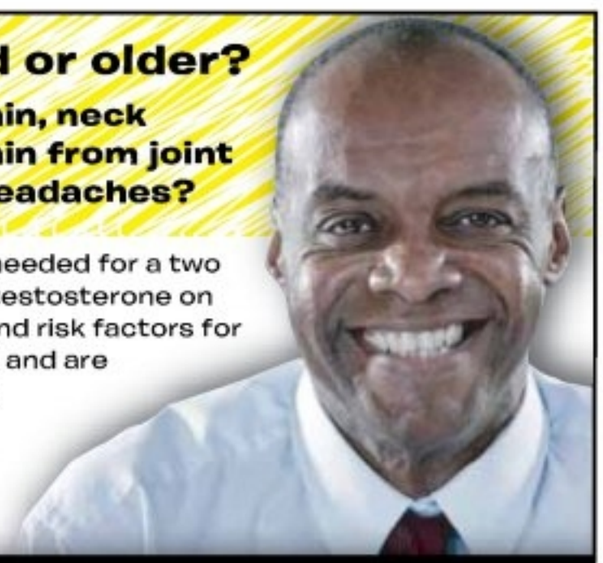

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Channing Tatum: Stripper extraordinaire

Director Michael Sucsy isn't afraid to admit that Channing Tatum initially passed on his lead role in "The Vow," his new romantic drama — based on a true story — co-starring Rachel McAdams. The film follows Leo and Paige, a couple trying to rebuild after a car accident robs Paige of her memories — including those of her husband. So what was so wrong with the project, according to Tatum?

"When I read the first version of the script, it felt like Leo was just too great. He was too good, too perfect. He was so understanding that I didn't believe him as a real person," Tatum says. "I wish I could say I'd be that understanding. ... I think it would be more frustrating."

So how did Sucsy lure his leading man back to the project? They had to make some changes to his character.

COURTESY OF SCREEN GEMS

▶ Channing Tatum and Rachel McAdams show off their steamy chemistry in "The Vow."

"We tried to put more frustration in there," he says. "I think you would have to swallow so much, and that's what we were trying to do with Leo."

Of course, they could always refer back to Kim and Krickitt Carpenter, the real-life couple on whose story "The Vow" is based. "I was worried," Tatum says of meeting the couple. "I was nervous to meet him, because I didn't want him to hate what I was doing with their story. But they were so positive."

Speaking of real-life situations, part of Tatum's own life will be hitting theaters later this year with Steven Soderbergh's "Magic Mike," which the actor co-wrote, focusing on a particularly revealing part of his young life. "I was a stripper for about eight months between 18 and 19 years of age in Florida," Tatum says. "It's a part of my life that I'm not so proud of, but I'm not ashamed of it. If anything, I will stand by it because it was one of the most pivotal parts of my entire life."

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METRO WORLD NEWS IN LOS ANGELES

The Tarsem connection

An acting career likely wouldn't have happened for Channing Tatum if it hadn't been for one visionary director. After infamously working as a male stripper, Tatum headed to New York to be a model, which got old fast, to hear him tell it.

Luckily, one particular gig popped up. "I just fell into this Pepsi commercial that was directed by Tarsem [Singh], and it was such a fun experience. You actually got to put something into it," he remembers. "With modeling, you're just sort of there, you know? And you're just like a mannequin doing things. ... It was really stale to me. And when I got to do that one commercial, I was like, 'Wow, I get to really do something. This is interesting.' I walked into a workshop the very next week and ... I fell in love with it. I was like, 'Oh my God, this is everything I've ever wanted to do.'"

TV watch list

MONTY BRINTON/CBS

▶ D.B. Russell (Ted Danson) brings Julie Finlay (Elisabeth Shue) into the "CSI" fold tonight.

'CSI: Crime Scene Investigation'

DRAMA. Tonight Elisabeth Shue steps in where 12-year "CSI" vet Marg Helgenberger exited last month. Shue plays Julie Finlay, a blood-spatter expert who's called by D.B. Russell — with whom she has a "past" — to help solve a murder case. **10 p.m., CBS**

'Survivor: One World'

REALITY. Season 24 opens in Samoa with the requisite twist — this time, the competition is girls vs. guys. But just as the teams are divided by gender, the next unexpected rule is revealed, and the contestants find out they'll all be living together in the same camp. **Season premiere, 8 p.m., CBS**

'Suburgatory'

COMEDY. Tessa runs for student body president on an anti-sports platform, which will probably lead to as much success as if she ran with an anti-Facebook campaign. **8:30 p.m., ABC**

'Revenge'

DRAMA. Note to Emily: When you're planning a grand vendetta, choosing "fire and ice" as the theme of your engagement party seems to be tempting fate. Tonight, fate arrives, and it's not in a very celebratory mood. **10 p.m., ABC**

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How Jimmy Kimmel earns nearly $2 million annually via YouTube

Nighttime talk show host Jimmy Kimmel is the latest mainstream performer who's found it possible to make a mint without solely relying on traditional broadcasting and promotional channels.

His solution? YouTube.

Kimmel's channel, called JimmyKimmelLive, features clips and recaps — typically running under five minutes each — from every episode of the comedian's popular late-night talk show. Kimmel's channel has more than 300,000 subscribers, and many of the videos have acquired millions of views on top of his substantial broadcast television audience on ABC.

It is YouTube's 98th most-viewed partner channel of all-time, according to site information. YouTube's partnership program invites creators of extremely popular videos to monetize their uploads via ad-hosting or rentals while splitting the income with YouTube.

For Kimmel, the double-dipping is paying off — his YouTube channel generates between $1 million and $2 million annually, "a person close to the show" tells The Wall Street Journal.

But Kimmel is not the only star entertainer who has found that bypassing traditional broadcast and advertising revenue streams isn't just for viral-video maniacs who edit away in their mothers' basements.

In December, the comedian Louis CK offered his most recent stand-up performance video for download from his website for just $5. He skipped the costs of distribution, marketing and advertising, and lowered the incentive for fans to illegally download the video for free. He hauled in $1 million in just 12 days.

But you have to wonder whether his and Kimmel's success will undermine their ability to turn the huge profits still best-enabled by mass-market consumption.

GETTY IMAGES

▶ It's Mr. Rich Guy, Jimmy Kimmel.

300K
Number of subscribers to Jimmy Kimmel's YouTube channel

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NY Fashion Week reviews

Marc Jacobs

1 Like the cold front that blew in this week from across the Atlantic, an undercurrent of Anglophilia swept through the shows yesterday. Marc Jacobs, New York's most prominent and influential architect of trends, showed a directional collection of layered ensembles that made subtle nods to the Queen's land. It capped off a day peppered with references to the United Kingdom. From the first look out — a giant, furry Stephen Jones-designed hat piled on an outfit that included a cape worn over a voluminous coat on top of a slick, tiled, opalescent dress over cropped trousers and pilgrim shoes — the show had an air of madcap sobriety to it. Each piece in and of itself was luxurious (richly embroidered skirts, lavish brocades and elaborately engineered patchwork coats), but worn in such a way that it created a sense of pathos. It was as if Jacobs' muses were guarding themselves against brutally glacial, hard times — wearing their clothes as both creative statement and protective armor. This collection may have been wild, but it seemed to capture the current climate (both social and meteorological) in a way that few designers have this week. In terms of what that means for your wardrobe, expect Jacobs' play on proportion and layering to trickle down to your favorite mass-market store faster than you can say Elizabeth II.

KENYA HUNT

Donna Karan Collection

2 This show was really two in one. Karan opened with her Casual Luxe collection, which, according to the press notes, was "tailored for the streets of New York" but on the runway appeared to stem from Balmoral Scotland. These were heavily layered cold-weather looks with cozy, chunky, shearling outerwear; oversized tartan blanket knits; and sweeping kilts. It was a strong, covetable collection that, if expanded, could have easily been the main attraction. Instead, Karan segued into black-tie dressing for her main line. It featured mannish pinstriped suits and sexy twists on tuxedo dressing topped with perky little fedoras designed by Stephen Jones. The tailored looks impressively advanced the general feeling of polished sophistication in the air this week. But it was her rough and rugged plaid offerings at the beginning of the show that were the most memorable. KH

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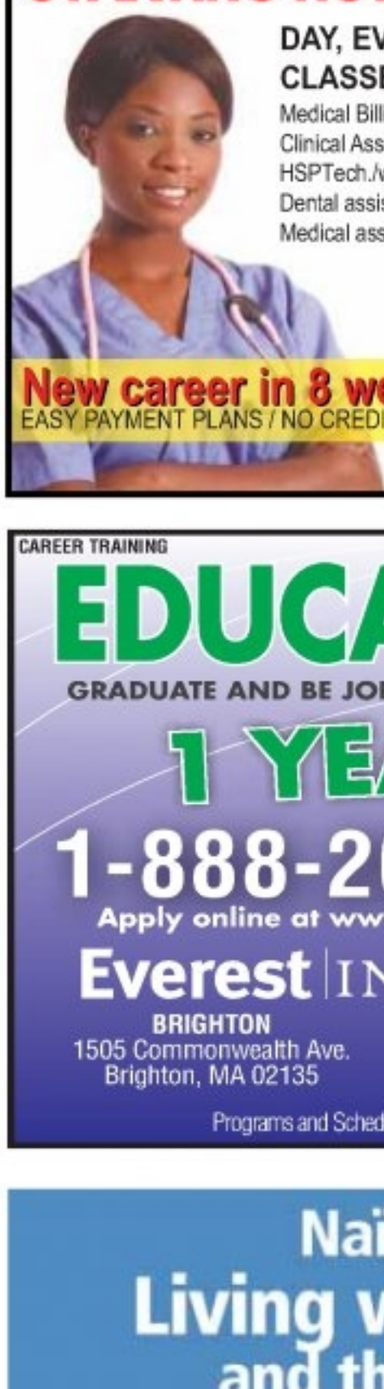
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mywellbeing

Alzheimer's: 'People have more control than they think'

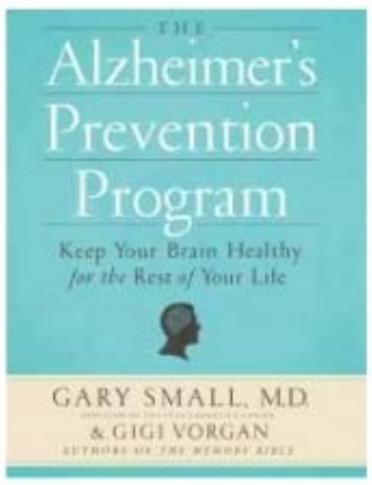
Dr. Gary Small, author of 'The Alzheimer's Prevention Program,' tells us why our day-to-day habits matter Plus: Common myths shot down

▶ Dr. Gary Small

STERLING TYLER PHOTOGRAPHY

You may think you're too young to start thinking about Alzheimer's disease, but that's not the case, says Dr. Gary Small, co-author of "The Alzheimer's Prevention Program: Keep Your Brain Healthy for the Rest of Your Life."

"We have been able with our new brain-scanning technologies to peer into the brain and see Alzheimer's buildup," he says. "What we found is that you get plaques and tangles decades before you get symptoms. Some people hear that and it freaks them out, [but] to me it's something positive: It means that we can identify people very early on for experimental treatments, and it really tells us that all of us should start protecting our brain, even when we're younger."



So how exactly can we do that? Dr. Small came up with a seven-day plan.

"'The Alzheimer's Prevention Program' lays out what you need to do for seven days to get you on a healthy brain lifestyle no matter what your age," he says. "A challenge for all of us is taking the information we know about what's good for us and actually doing something about that — so not eating the steak and fries at 11 o'clock at night but maybe having a healthier diet throughout the day, trying to achieve your optimum body weight, trying to keep your mind active and agile. What we're trying to do is make it not overwhelming."

But the author says you can't just try this lifestyle on for size. "Science doesn't say, 'Hey, just do this for seven days and you won't get Alzheimer's.' It says if you continue these kinds of habits over a period of time, you will stave off the symptoms, and the goal is to try to delay the onset of symptoms for as long as possible, and ultimately for the rest of your life."

To view Dr. Small's first day on the plan, visit www.metro.us.

MEREDITH ENGEL
meredith.engel@metro.us

How does Alzheimer's progress?

New studies are suggesting that the debilitating condition spreads not unlike a virus does throughout the brain. When tau, a protein in our brains, does not fold properly, a domino effect takes hold, furthering the misfolding of the protein throughout the brain.

"Think of folding the way we might fold a piece of paper into a paper airplane," Dr. Small says. "If we misfold it, the paper airplane won't fly and will crash to the ground. Similarly, the tau protein is no longer functional in stabilizing cell membranes and it becomes insoluble, which likely disrupts and interferes with normal brain cell transmission."

Newly armed with this knowledge, scientists are theorizing that they can identify where the unraveling begins — and thus put a halt on the progression.

Dr. Small debunks the myths

▶ If my mother or father has Alzheimer's, I'm destined to get it.
"Genetics is only part of the formula. In fact, for the average person, genetic factors only account for about a third of the risk — that means that up to two-thirds is nongenetic, and a lot of that has to do with the lifestyle choices we make every day. People have more control than they think."

▶ Sometimes I forget my keys or where my phone is — I must be getting Alzheimer's.
"Normal age-related memory slips are common. Everybody, by the time they reach their 40s, has these experiences, and even younger people have them. Often memory slips have to do with distraction or stress — lots of different reasons."

▶ If I do crossword puzzles, I won't get Alzheimer's.
"That's not enough. You've got to do more than exercise your mind to really reap the benefits of a brain-healthy lifestyle. It's about tapping into several areas of your life: diet, physical exercise, mental exercise, stress management, having good relationships, staying connected with people — that synergy among those different strategies is what it's all about."

"For the average person, genetic factors only account for about a third of the risk."
DR. SMALL

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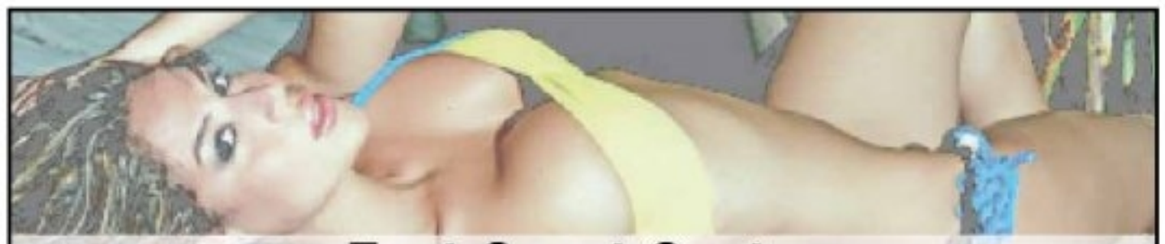

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Letters

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Time for change: Cuts, cuts and cuts

RE: "WHO WILL DECIDE AMERICA'S DESTINY?": If [White House Budget Director] Jack Lew really thinks that "we can't cut our way to growth" then I suppose he must believe the opposite to be true and we must be able to spend our way back to economic solvency. How this logic can make sense to anyone is beyond me. **HANS HAUGEN, VIA E-MAIL**

From the discussions that I have had with both Democrats and Republicans, a clear message resonates: Mr. Obama's version of America with big government controlling everything is not what we were sold three years ago. So now it is once again time for change. **STERLIN RICHMAN, VIA E-MAIL**

Obama policies not an attack on faith

RE: "SIMPLY PUT, ANYTHING THAT PRESIDENT OBAMA DOES IS AGAINST PEOPLE OF FAITH": There is absolutely nothing that the Obama administration has done that is against religion. The health care reform legislation scrupulously denies any government funding for abortion and allows Roman Catholic institutions to not pay for contraception. Simply put, there is a segment of the U.S. population that will not support this administration, regardless of facts or logic! **KATHY KOURIAN, BEDFORD**

Does anyone actually believe that "Obama is against people of faith"? Perhaps he's simply trying to keep religion out of government? **DEB BENDOR, BOSTON**

Mr. Hemphill is right that any policy the president advances will surely offend someone's religious sensibilities; that's just life in a diverse country. As for freedom of choice, Mr. Hemphill can certainly choose not to have an abortion. But neither he nor anyone else have the right to deny that choice to anyone else. **JOSEPH CONNELL, VIA E-MAIL**

The Constitution's first amendment guarantees that congress shall make no laws shall respecting the establishment of religion before it prevents prohibiting the free practice thereof. **CHARLES BOSSE, VIA E-MAIL**

Rocky Lore calls Democrats anti-Christian and uneducated. So if I don't believe in Santa, am I anti-gifts? **ROBERT LA ROSA, VIA E-MAIL**

E-mail your letters: **letters@metro.us**

Keep them as brief as possible, preferably under 100 words.
Metro reserves the right to edit all letters.
Please include your name and contact information.

Horoscope

♒ Aquarius **Jan. 20-Feb. 19.** Guard against thoughtlessly taking full credit for something that others had a part in, just because it's easier than explaining the full story.

♓ Pisces **Feb. 20-March 20.** If you haven't been getting the type of mileage you thought you would from your budget, find out why.

♈ Aries **March 21-April 19.** The world isn't going to open up any obvious paths for you to follow; you'll be the one who decides what you want and where you want to go.

♉ Taurus **April 20-May 20.** Forbidden fruit might beckon you, but that does not mean you have to respond.

♊ Gemini **May 21-June 20.** There is nothing more valuable than your reputation; and once it's gone it's usually gone forever.

♋ Cancer **June 21-July 22.** An alliance of convenience is likely to be tested. If what binds this union isn't tough enough, and it probably isn't, the results could be disappointing.

♌ Leo **July 23-Aug. 22.** Don't attempt to stand by a product to which you aren't proud to affix your name, just because you don't think it will be closely scrutinized by others.

♍ Virgo **Aug. 23-Sept. 22.** Be on your best behavior, because social involvements are likely to have a significant effect on your reputation at this point in time.

♎ Libra **Sept. 23-Oct. 23.** If what you do for others doesn't come from the goodness of your heart, people will quickly pick up on it and suspect you of an ulterior motive.

♏ Scorpio **Oct. 24-Nov. 22.** Even if your intention is to be helpful, others will take unsolicited suggestions you make as criticism of their work.

♐ Sagittarius **Nov. 23-Dec. 21.** With an eye to the future, manage your resources as prudently as possible.

♑ Capricorn **Dec. 22-Jan. 19.** You might find yourself facing a situation where tough love is called for. Don't give in to a youngster if you know that what the child wants could be risky. **BERNICE BEDE OSOL**

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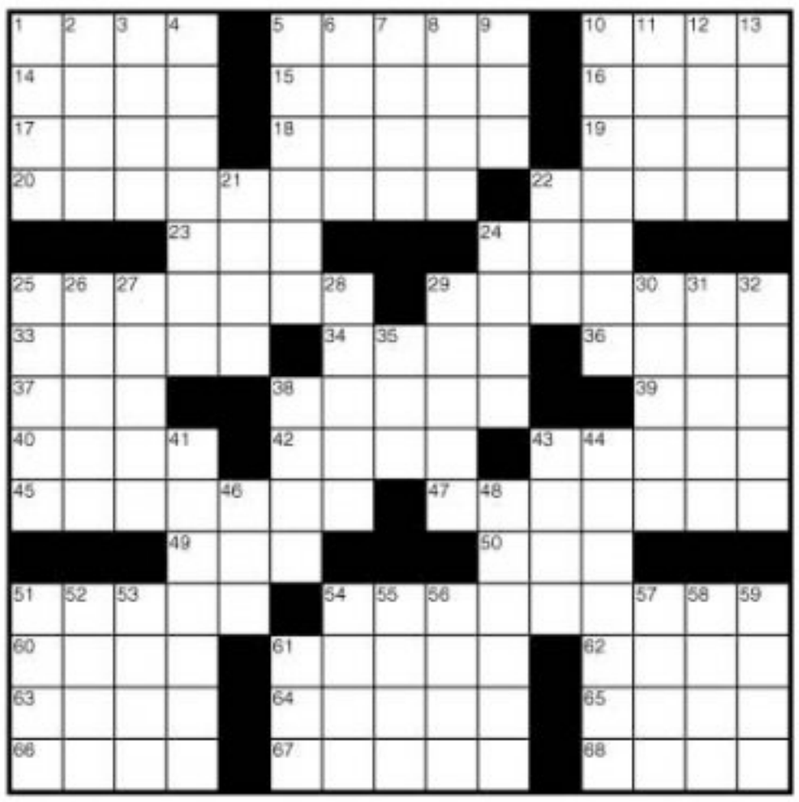
Across
1 Rum-soaked cake
5 Walked stealthily
10 Big blow
14 Place
15 Cliffside refuge
16 Archaeologist's find
17 Lotto info
18 Seattle's Sound
19 Robin beaks
20 Slug, e.g.
22 Ms. Lauder
23 Long, long time
24 __ kwon do
25 Stung
29 Unable to forget
33 Affectations
34 Cursed the day
36 Chevalier musical
37 Louis XIV, e.g.
38 Active volcano in Iceland
39 Good buddy
40 Citizen of Kuwait or Jordan
42 Curved molding
43 Watched secretly
45 Shaky
47 Common fertilizer
49 Thole filler
50 Forest browser
51 Sits tight
54 Acropolis maidens
60 So long, in Soho (hyph.)
61 Conclusive
62 Footnote abbr. (2 wds.)
63 Remove wrinkles
64 Prior to
65 Lucy Lawless role
66 Hanging on every word
67 Sax mouthpieces
68 Low card

Down
1 Online journal
2 Slave girl of opera
3 Converted sofas
4 Severely simple
5 Ness' quarry
6 Enlist again (hyph.)
7 Reasoner's word
8 Dappled
9 Lunar New Year
10 Medicinal root
11 Mine passage
12 Brain part
13 Anything __?
21 Decays
22 Perfume label word
24 Hooray for me! (hyph.)
25 Brisling
26 Sculptor Henry __
27 From Japan
28 Sediment
29 Wife of Menelaus
30 Knee-to-ankle bone
31 Majestic wader
32 Vacuum tube
35 Hilo guitar
38 Part of mph
41 Afloat
43 Portico
44 Excuse
46 New World alliance
48 Flirtations
51 Cook in a wok
52 Rhett's hangout
53 Sleep like __ __
54 Movie theater
55 Part of A.M.
56 Plunder
57 Caesar's route
58 Guy like Hamlet
59 Dispatch, as a dragon
61 Cat hair



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SUDOKU **LEVEL: EASY**

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8						6		
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	7				1	5		
		4	3		2	7		

SUDOKU **LEVEL: HARD**

Solution to yesterday's crossword

T	O	M	C	A	T		R	A	P		F	R	O	M
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B	E	A	R	E	R		M	I	R		O	L	E	S
		V	A	N	T	A	G	E	P	O	I	N	T	
A	L	T	E	R		R	I	A		A	R	T	S	Y
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O	T	T		I	L	K		E	L	L		B	U	R
C	H	O	L	L	A	S		M	E	A		S	K	I
		I	I	I		S	A	X		S	E	E	M	
S	A	U	C	E		O	W	L		D	E	N	S	E
M	U	S	E	U	M	P	I	E	C	E	S			
E	D	E	N		E	R	R		A	M	A	N	D	A
A	I	R	S		G	A	L		P	O	M	P	O	M
R	O	S	E		A	H	S		E	N	E	R	G	Y

How to play Sudoku: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

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Extending the window

Pats were a play or two away from hoisting the Lombardi Trophy ◗ How much tinkering needs to be done to get Brady, Belichick their fourth ring together? ◗ Offseason questions

GETTY IMAGES

▶ Tom Brady once said that he'll play until he's 40. The problem is, he's inching closer and closer to that number without a fourth Super Bowl ring.

Three things to look at as the Patriots begin the long journey toward the 2012 season:

Shoring up the defense
The Patriots set numerous team records on the offensive side of things last season, but the defense didn't have nearly the same success. You saw what happened when the offense stalled in the Super Bowl — the defense couldn't hold the Giants. Ras-I Dowling hopefully will step in and immediately make an impact in the secondary, but the Patriots will need more than just that. Bringing in a veteran presence like they did with Andre Carter last season can only help things. Late-rounders and undrafted free agents can only do so much.

Welker — re-sign him?
New England's favorite wide receiver hits the free agent market this season — that is if the Patriots don't put the franchise tag on him. That would require the Patriots to spend $9.4 million on the slot receiver, and perhaps handcuff them going into the offseason. But honestly, he's worth the cap hit. Welker wants a multi-year deal, and by all accounts the Patriots want him around. The franchise tag is the most likely option, but there's still an outside chance the two sides agree to a deal for three to four years that will pay Welker around $7 million a year. Either way, he'll be back.

9
Wes Welker isn't known as a touchdown maker but his nine TDs in 2011 set a career high. He also set personal marks for yards with 1,569 on 122 catches.

Post-Super Bowl attitude
When the Patriots lost out on perfection after Super Bowl XLII, Tom Brady didn't get a chance to redeem himself the following season. You remember how he went down with a torn ACL during Week 1 against Kansas City, and that was it. Still, the Patriots won 11 games that season, and you could say many of them had a chip on their shoulder for the way things ended the season prior. Now, the majority of players returning next season will have that feeling of "oh-so-close," and it will be interesting to note which players improve the most because of it.

JIMMY TOSCANO
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In the news

Celtics still eyeing Howard?

Sports Illustrated writer Chris Mannix whet Celtics fans' appetites yesterday morning on WEEI's Dennis & Callahan program when he stated that he still believes the C's front office covets the services of Orlando big man Dwight Howard, who will be an unrestricted free agent at season's end.

"I know Boston believes they can't get him in a trade, but I really believe the Celtics think they can sell Dwight Howard on the city and on the team if he makes it to free agency ... They can tell him they have Rajon Rondo in place, a great point guard, a top five point guard, Paul Pierce under contract for the next few years and all this cap space to give him a max deal."

Marchand gets hammered

The reason for Brad Marchand's absence on the Bruins championship DVD?

Turns out it was because he was too drunk to be interviewed, according to Sports Illustrated.

The non-interview occurred three nights after the Bruins won the Cup at a function at Foxwoods Casino in Connecticut.

"[Tyler Seguin] and I went on a bit of a tear, partying pretty much every night for a while," Marchand told SI. "I went home and kinda continued it. I thought (winning a championship) was something that might never happen." METRO

Bruins. Rangers

▶ Henrik Lundqvist and the Rangers invaded Boston last night.

GETTY IMAGES

Eastern Conference showdown in NHL

The Bruins fell 3-0 to the Rangers last night at TD Garden. New York took advantage of the power play despite Boston owning momentum. The Bruins outshot the Rangers 42-20. For more on the Bruins showdown with the East-leading Rangers, please see www.metro.us/boston/sports

▶ Mayweather

Mayweather takes on Lin

Outspoken boxer Floyd Mayweather Jr. had this to say on his Twitter page this week regarding the hype surrounding New York Knicks point guard Jeremy Lin:

"Lin is a good player but all the hype is because he's Asian. Black players do what he does every night and don't get the same praise." METRO

C's look to continue winning ways against weak Pistons

- Detroit one of worst teams in the league but Celtics have struggled against the dregs
- The Green needs a 'W' in sandwich game between big showdowns with East-leading Bulls

The Celtics had arguably their biggest victory of the 2011-12 season against the Bulls on Sunday at TD Garden.

Sure, Chicago was without MVP Derrick Rose, but a win is a win against the Eastern Conference's top team. Boston faces Chicago again on Thursday, this time on the road, but it is crucial that the Celtics start taking care of business against weaker opponents like the Pistons beginning tonight. Three things to look for:

GETTY IMAGES

▶ Celtics rookie JaJuan Johnson, right, has stepped up big this season on both ends of the floor.

KG, Pietrus doubtful

Kevin Garnett (hip flexor) and Mickael Pietrus (knee) both missed Tuesday's practice and are listed as doubtful for tonight's game against the Pistons (7:30, CSNNE).

On one hand, Detroit is one of the worst teams in the NBA, and if the C's are to be short some key players, this is a good game for it to happen. On the other, every game is important at this point, and we've seen the Celtics stink up the joint against terrible teams in the past (namely last Friday against Toronto). Brandon Bass (knee) will also be out until the All-Star Break, as reported last week.

Who will step in?

With KG, Pietrus, and Bass all most likely out tonight, it's on the Celtics bench (what's left of it anyways) to step up in their absence. Celtics rookie JaJuan Johnson has looked decent as of late, and is coming off a career-high 33 minutes against the Bulls. He could be in line for his first career start if Garnett doesn't go. If not Johnson, Chris Wilcox will get the nod.

Either way, both players will get a lot of burn, and Wilcox has proven over the last few games to be a dependable bench option. As for the guards, Keyon Dooling and Avery Bradley should see increased minutes.

Jermaine O'Neal is also likely to be back in action and may even start at center.

Watch out for Monroe

When it comes to the Pistons, there really isn't a lot to be scared of. But one player on the team, second-year center Greg Monroe, is a guy that can and most likely will hurt the C's tonight. He went for 22 and eight the first time around against Boston, and with no Garnett and a banged up O'Neal, look for Monroe to have his way around the paint. He's averaging a shade under 17 points and 10 rebounds this year and he'll like exceed both of those tonight.

JIMMY TOSCANO
sports@metro.us

▶ Burnett

Happenings in AL East

The Yankees and Pittsburgh Pirates are close to completing a trade that would send New York pitcher A.J. Burnett to the Bucs, but conditions of the swap are still being negotiated, ESPN reported yesterday.

According to reports, the Yankees are pressuring the Pirates to sweeten their offer for the 35-year-old righty starter.

"We are in stare-down mode," an official told ESPNNewYork.com.

The framework of the deal reportedly centers around Pittsburgh prospects and the Pirates paying a portion of the $33 million remaining on Burnett's contract.

In other AL East news, the Tampa Bay Rays have locked up their manager for another three years as Joe Maddon agreed to an extension to stay in Tampa. METRO

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It happened first in 2007 with the Tim Donaghy referee gambling saga and then this past December the league (which currently owns the New Orleans Hornets) took a big hit for trading one of its biggest stars in Chris Paul to the league's marquee franchise, the L.A. Lakers, and then rescinded the trade.

Dallas Mavericks head honcho Mark Cuban offered this Tuesday:

"I think it was the way they did the deal, which was ridiculous," Cuban told ESPN-Dallas.com. "I don't think it was about which team. I think it was the fact that, even with the Clippers, we just went through this whole (collective bargaining agreement) and said the incumbent team still has the advantage and then the team the league owns (wimps) out. And look how it's worked out for them." METRO/MB

GETTY IMAGES

▶ Mark Cuban already stuck it once to commish David Stern this past year with an NBA title.

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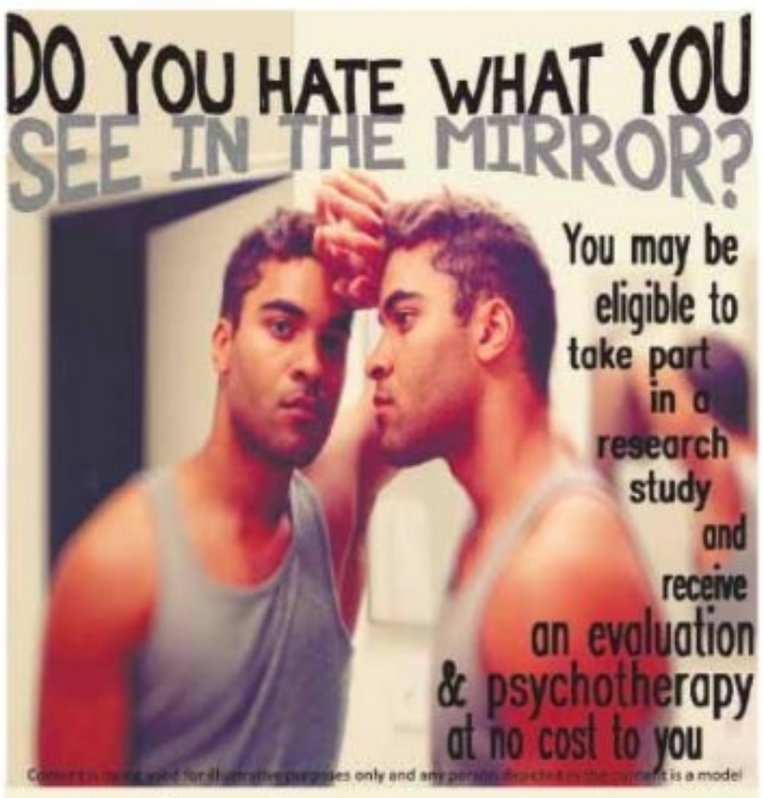
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- When he's not in the atelier working with his legions of staffers or in a studio, you can find Karl Lagerfield in his office, sketching away
- In honor of Fashion Week, we take an exclusive look at his creative space

Where the magic happens

On his desk

Karl's tools
Karl is a self-professed iPad sketching champion. "It's not easy if you don't know how to sketch. You have to find the technique. I discovered that it's a little like engraving, like etching," he says. But he's still a loyalist to good old-fashioned paper. He's rarely without a set of sharpened colored pencils.

A place to wish for longer days

Outside of fashion and photography, Karl Lagerfeld is passionate about furniture, which he's collected for decades. For his office on the Left Bank of Paris, he chose a mix of early and midcentury furniture along with modern pieces such as the desk above, which once belonged to the famous 1920s French architect Michel Roux-Spitz.

"The building is from [somewhere between] 1853 and 1860, but the panelling of my office was done in the '20s, and that is why I thought the Roux Spitz desk was so perfect there," Lagerfeld explains. Not that he feels like he ever has enough time to spend there. "With every book you buy, you should buy the time to read it. But the drama is, time is not for sale. [In Paris], they are for the 35-hour work week. In France, I am for the 48-hour day, because I could take a little more time," he says. "I just want to work in perfect conditions."

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Karl swag

Karl's office is peppered with his mini-mes in every shape and size, including a limited-edition snow globe he created in partnership with Sephora, pictured above.

Back in time

"The chairs are by Jose Emilio Terry from the late '30s," Lagerfeld says. "And the rest of the furniture is American from the '30s and '40s. The collage with the butterflies [behind the desk] was made by the Comte Etienne de Beaumont in the '20s."

TINA CHADHA
tina.chadha@metro.us

Hipcycle is putting a new spin on green decor

First, let's get one thing straight: Hipcycle.com is not Etsy. While the site does offer picture frames made from old vinyl records and lampshades crafted from discarded (and cleaned) chopsticks, it's not a hippie artist free-for-all.

"A lot of people think we're like Etsy, but we're more like Amazon — we're a much more curated site of upcycled products," says founder and "Chief Hipcycler" Andrew Sell of the site, which he runs out of Asbury Park, N.J.

As Sell points out, "upcycling" — or finding new purposes for previously used materials — is certainly nothing new: Necessity has made previous generations get crafty with old floorboards, and drinking glasses made from wine bottles have their trendy moment every couple decades. But what was missing, as he saw it, was a one-stop online shop for creatively recycled wares.

For now, Hipcycle — which debuted late last fall — skews heavy on the furniture and home goods. And while the focus is on environment-friendly products, it's not necessarily the main draw. "We're not leading with a message that 'Hey, this is green' — we're offering products that are as attractive and durable as mainstream products," says Sell.

MONICA WEYMOUTH

Top 3

Sell's favorite pieces now available at Hipcycle.com:

1. Picture frame made from a tin roof ($46)
2. Candelabra crafted from reclaimed wooden spindles ($90)
3. Glass tumblers made from Perrier water bottles ($40, set of four)

Metro Boston Mortgage Guide

Bankrate.com

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Legend: The rate and annual percentage rate (APR) are effective as of 2/13/12. © 2012 Bankrate, Inc. http://www.interest.com. The APR may increase after consummation and may vary. Payments do not include amounts for taxes and insurance. The fees set forth for each advertisement above may be charged to open the plan. (A) Mortgage Banker, (B) Mortgage Broker, (C) Bank, (D) S & L, (E) Credit Union, (BA) indicates Licensed Mortgage Banker, NYS Banking Dept., (BR) indicates Registered Mortgage Broker, NYS Banking Dept., (loans arranged through third parties). "Call for Rates" means actual rates were not available at press time. All rates are quoted on a minimum FICO score of 700. Conventional loans are based on loan amounts of $165,000. Jumbo loans are based on loan amounts of $435,000. Points quoted include discount and/or origination. Lock Days: 30-60. Annual percentage rates (APRs) are based on fully indexed rates for adjustable rate mortgages (ARMs). The APR on your specific loan may differ from the sample used. Fees reflect charges relative to the APR. If your down payment is less than 20% of the home's value, you will be subject to private mortgage insurance, or PMI. Bankrate, Inc. does not guarantee the accuracy of the information appearing above or the availability of rates and fees in this table. All rates, fees and other information are subject to change without notice. Bankrate, Inc. does not own any financial institutions. Some or all of the companies appearing in this table pay a fee to appear in this table. If you are seeking a mortgage in excess of $417,000, recent legislation may enable lenders in certain locations to provide rates that are different from those shown in the table above. Sample Repayment Terms – ex. 360 monthly payments of $5.29 per $1,000 borrowed ex. 180 monthly payments of $7.56 per $1,000 borrowed. We recommend that you contact your lender directly to determine what rates may be available to you. **To appear in this table, call 800-509-4636. To report any inaccuracies, call 888-509-4636. • http://metroboston.interest.com**

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IS FLUFFY NAMED IN YOUR WILL?

By Attorney George Warshaw

How many of you remembered to mention your best friend in your will or trust? Yes, I mean your cat, dog or horse.

Hardly anyone I suspect!!!

Recently I was at a "dog-in-park" charity event speaking on how to protect your pets should you become ill or die. I asked numbers of people if their pets were mentioned in their will.

Half didn't have a will (shame on you!); and of the remaining so-called "dog lovers", one person had a special trust for her pet, but only one out of ten mentioned their pets in a will or trust.

If you think your kids, your friends or someone you know will certainly take care of your pets, don't be fooled! You'll be shocked and appalled at the multiple thousands of pets needlessly abandoned each year upon the death or illness of their owner – and it could easily happen to you!

What to do in your will or trust.

First, pick several choices for your pet's potential caretakers.

Second, set aside some money for your pet's medical care, food and well-being.

Third, talk to a lawyer to make sure that the money you set aside will actually be used for your pet's care.

Don't delay! © 2012 George Warshaw.

GWA

George Warshaw is a real estate and estate planning attorney in Massachusetts. He represents buyers and sellers of homes and condos in Massachusetts, and prepares wills, trusts for individuals and families. George welcomes new clients and questions at metro@warshawlaw.com.

at home with metro

COMSTOCK

An elegant exception to the rule

▶ Some markets still have no trouble getting top dollar.

The real estate market may seem to be struggling But if you are talking about the luxury market, it's a different story

The real estate market has been slow to recover in most of Massachusetts, with prices low and sales sluggish in many communities.

There is one exception — the luxury market in some posh areas of greater Boston.

Communities such as Weston, Wellesley and Brookline have seen substantial increases in home prices in the past year, according to the RE/MAX of New England Luxury Housing Report. Weston, Brookline, the South End and Beacon Hill have also seen a jump in the number of sales, according to the report.

In Beacon Hill alone, the number of units sold between 2010 and 2011 skyrocketed 87 percent.

"The real estate market is hyper local, no matter where you are talking about," says Paul Mydelski, broker/owner of RE/MAX Leading Edge. "People are starting to spend money again. Some of the luxury markets, like Wellesley, Brookline and Newton, are appealing areas. People want to be there and it is not unusual to see sales well over a million dollars."

According to the report, the average sale price in Brookline jumped 26 percent between 2010 and 2011. And Brookline's prices are continuing to increase, says Mydelski, who owns real estate branches in Winchester, Arlington, Newton, Waltham and Watertown. "People have recovered money they lost. They are starting to make money, and employers are hiring," says Mydelski.

Average home prices in 2011

▶ This home in Needham sold for $1.3 million.

- **Brookline** $1.8 million
- **South End** $1.5 million
- **Wellesley** $1.9 million
- **Weston** $2 million

(Source: RE/MAX of New England)

CHRISTINA WALLACE
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The Boston Home Center

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